

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Henderson E Seymour
Christina Seymour
Debtor(s)

Case No. 15-09301

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2015.
- 2) The plan was confirmed on 05/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/09/2015.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,175.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,507.60
Less amount refunded to debtor	\$1,661.52

NET RECEIPTS: **\$7,846.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,860.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$312.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,172.09**

Attorney fees paid and disclosed by debtor: \$2,140.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	0.00	0.00	0.00	0.00	0.00
AMERICAS SERVICING CO	Secured	30,000.00	25,845.41	25,845.41	1,529.43	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	475.00	475.34	475.34	0.00	0.00
FED LOAN SERVICING	Unsecured	0.00	0.00	0.00	0.00	0.00
GFC LENDING LLC	Unsecured	NA	493.77	493.77	0.00	0.00
GFC LENDING LLC	Secured	13,820.00	13,820.00	13,820.00	1,443.71	1,498.59
INGALLS MEMORIAL HOSPITAL	Unsecured	225.00	225.00	225.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,806.00	4,088.63	4,088.63	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	519.15	519.15	0.00	0.00
NICOR GAS	Unsecured	291.00	396.55	396.55	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	446.00	446.02	446.02	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	182.00	182.69	182.69	0.00	0.00
RUSSET WEST OAKSIDE TOWNHOMI	Secured	2,185.00	2,185.00	2,185.00	637.28	0.00
RUSSET WEST OAKSIDE TOWNHOMI	Secured	0.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	5,586.00	5,335.47	5,335.47	0.00	0.00
TOTAL GYM FITNESS LLC	Unsecured	899.00	NA	NA	0.00	0.00
PREMIER BANK	Unsecured	198.00	NA	NA	0.00	0.00
JRSI INC	Unsecured	1,148.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	149.00	NA	NA	0.00	0.00
LHR INC	Unsecured	671.00	NA	NA	0.00	0.00
MCSI	Unsecured	250.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	222.00	NA	NA	0.00	0.00
FNCC	Unsecured	235.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	909.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T	Unsecured	444.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	659.00	NA	NA	0.00	0.00
CHARTER ONE BANK NA	Unsecured	975.00	NA	NA	0.00	0.00
CKS FINANCIAL	Unsecured	658.00	NA	NA	0.00	0.00
COMCAST	Unsecured	151.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	228.00	NA	NA	0.00	0.00
DR WILLIAMS B EVANS	Unsecured	74.00	NA	NA	0.00	0.00
DS WATERS OF AMERICA INC	Unsecured	149.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	2,693.00	2,693.00	2,693.00	515.16	49.82
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	668.72	668.72	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VERIZON	Unsecured	2,346.00	2,301.58	2,301.58	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,693.00	\$515.16	\$49.82
Mortgage Arrearage	\$25,845.41	\$1,529.43	\$0.00
Debt Secured by Vehicle	\$13,820.00	\$1,443.71	\$1,498.59
All Other Secured	\$2,185.00	\$637.28	\$0.00
TOTAL SECURED:	\$44,543.41	\$4,125.58	\$1,548.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,088.63	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,088.63	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,044.29	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,172.09</u>	
Disbursements to Creditors	<u>\$5,673.99</u>	
TOTAL DISBURSEMENTS :		<u>\$7,846.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/09/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.